

Information to identify the case:

Debtor 1	Shilo Marie Hays	Social Security number or ITIN xxx-xx-3996
	First Name Middle Name Last Name	EIN -
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -
		EIN -
United States Bankruptcy Court District of Utah Case number: 23-23828 JTM		Date case filed for chapter 7: 8/31/23

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Shilo Marie Hays	
2. All other names used in the last 8 years	aka Shilo M Hays, aka Shilo Hays	
3. Address	11777 Lampton View Drive Riverton, UT 84065	
4. Debtor's attorney Name and address	Andrew T. Curtis Lincoln Law 921 West Center Street Orem, UT 84057	Contact phone (801) 224-8282 Email: lincolnlaw.orem.atc@gmail.com
5. Bankruptcy trustee Name and address	Michael F. Thomson Greenberg Traurig LLP 222 S Main St Suite 1730 Salt Lake City, UT 84101-2185	Contact phone 801-478-6917 Email: thomsonm@gtlaw.com

Debtor Shilo Marie Hays

Case number 23-23828

6. Bankruptcy clerk's office	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
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	Clerk of Court: David A. Sime	
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7. Meeting of creditors	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.	Meeting to be held on: September 27, 2023 at 04:00 PM Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 363-4068, Enter Meeting ID 821 274 1929, and Passcode 0550154983
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	For additional meeting information go to https://www.justice.gov/ust/moc	
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8. Presumption of abuse	The presumption of abuse does not arise.	
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	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 11/27/23
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	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	
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	You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
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	Deadline to object to exemptions:	Filing deadline: 30 days after the conclusion of the meeting of creditors
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	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
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	Please do not file a proof of claim unless you receive a notice to do so.	
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Shilo Marie Hays
Debtor

Case No. 23-23828-JTM
Chapter 7

District/off: 1088-2
Date Rcvd: Sep 05, 2023

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2023:

Recip ID	Recipient Name and Address
db	+ Shilo Marie Hays, 11777 Lampton View Drive, Riverton, UT 84065-7872
12291217	+ Jarom Miller, 3081 South State Street 2nd Floor, Salt Lake City, UT 84115-3832
12291218	+ Jeremy Shorts, C/O Utah Eviction Law, 561 S Orem Blvd #J1, Orem, UT 84058-3105
12291220	+ RMB Real Estate Holdings LLC, 455 W 300 N, Saint George, UT 84770-4508

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: lincolnlaw.orem.atc@gmail.com	Sep 06 2023 01:58:00	Andrew T. Curtis, Lincoln Law, 921 West Center Street, Orem, UT 84057
tr	+ EDI: BMFTHOMSON.COM	Sep 06 2023 05:57:00	Michael F. Thomson, Greenberg Traurig LLP, 222 S Main St Suite 1730, Salt Lake City, UT 84101-2140
12291213	+ EDI: CCS.COM	Sep 06 2023 05:57:00	Credit Collection Serv, 725 Canton St, Norwood, MA 02062-2679
12291215	+ Email/Text: bankruptcy@expressrecovery.com	Sep 06 2023 01:58:00	Express Recovery Svcs, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057
12291216	EDI: IRS.COM	Sep 06 2023 05:57:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
12291212	Email/Text: bureaulknight@yahoo.com	Sep 06 2023 01:58:00	Bryan Quick, 5525 South 900 East, Suite 235, Salt Lake City, UT 84117
12291219	+ Email/Text: bureaulknight@yahoo.com	Sep 06 2023 01:58:00	Knight Adjustment Bureau, 5525 S 900 E Ste 215, Salt Lake City, UT 84117-3500
12291222	+ Email/Text: ebn@recoupasset.com	Sep 06 2023 01:58:00	Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
12291223	+ Email/Text: bknotices@lac77.com	Sep 06 2023 01:58:00	Titanium Funds LLC, 3081 S State St, South Salt Lake, UT 84115-3832
12291224	EDI: UTAHTAXCOMM.COM	Sep 06 2023 05:51:00	Utah State Tax Commission, Taxpayer Services Division, 210 N 1950 W, Salt Lake City, UT 84134-3340

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12291214		Derek R Anderson, Unknown
12291221		Shaun Bills, Unknown

District/off: 1088-2

User: admin

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Date Rcvd: Sep 05, 2023

Form ID: 309A

Total Noticed: 14

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2023 at the address(es) listed below:

Name	Email Address
Andrew T. Curtis	on behalf of Debtor Shilo Marie Hays lincolnlaw.orem.atc@gmail.com ecf.ut.16@sitekitmail.com;ecf.ut.17@sitekitmail.com;ecf.ut.18@sitekitmail.com;andrewcurtis.ut.bdcf@freelooks.counselkit.com;andrewcurtis.ut.8130@freelooks.counselkit.com;ck.freelooks+ut+atc@gmail.com
Michael F. Thomson	thomsonm@gtlaw.com stuverm@gtlaw.com;Suzanne.Williams@gtlaw.com;ut17@ecfcbis.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3